

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>																	
Name of Debtor (if individual, enter Last, First, Middle): <b>Williams, Yolanda M.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-6133</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>420 Beach Ave Apt. # 2D La Grange Park, IL 60526</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																	
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:																	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor (if different from street address above):																			
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																			
<b>Venue</b> (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																			
<b>Type of Debtor</b> (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s)      <input type="checkbox"/> Railroad  <input type="checkbox"/> Corporation      <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Partnership      <input type="checkbox"/> Commodity Broker  <input type="checkbox"/> Other _____      <input type="checkbox"/> Clearing Bank</p>		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <p><input type="checkbox"/> Chapter 7      <input type="checkbox"/> Chapter 11      <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 9      <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>																	
<b>Nature of Debts</b> (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business      <input type="checkbox"/> Business</p>		<b>Filing Fee</b> (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.)          Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.          Rule 1006(b). See Official Form No. 3.</p>																	
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101  <input type="checkbox"/> Debtor is and elects to be considered a small business under          11 U.S.C. § 1121(e) (Optional)</p>																			
<b>Statistical/Administrative Information</b> (Estimates only) <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.  <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>																			
Estimated Number of Creditors		1-15      16-49      50-99      100-199      200-999      1000-over																	
		<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																	
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THIS SPACE IS FOR COURT USE ONLY																			

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Document	Name of Debtor: <b>Williams, Yolanda M.</b>	FORM B1, Page 2 of 5
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)				
Location Where Filed: <b>Northern District Of Illinois</b>		Case Number: <b>03-48652</b>	Date Filed: <b>12/02/03</b>	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)				
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
<b>Signatures</b>				
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
<b>X</b> <u>/s/ Yolanda M. Williams</u> Signature of Debtor <b>Yolanda M. Williams</b>				
<b>X</b> _____ Signature of Joint Debtor				
Telephone Number (If not represented by attorney) <b>October 15, 2005</b>				
Date				
<b>Signature of Attorney</b> <b>X</b> <u>/s/ Robert J. Semrad, Jr.</u> Signature of Attorney for Debtor(s) <b>Robert J. Semrad, Jr. 6226455</b>				
Printed Name of Attorney for Debtor(s) <b>Robert J. Semrad and Associates</b>				
Firm Name <b>407 South Dearborn Suite 400 Chicago, IL 60605</b>				
Address      Email: <a href="mailto:msemrad@robertjsemrad.com">msemrad@robertjsemrad.com</a> <b>312-913-0625 Fax: 312-913-0631</b>				
Telephone Number <b>October 15, 2005</b>				
Date				
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
<b>X</b> _____ Signature of Authorized Individual				
Printed Name of Authorized Individual				
Title of Authorized Individual				
Date				
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.				
<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.				
<b>X</b> <u>/s/ Robert J. Semrad, Jr.</u> <b>October 15, 2005</b> Signature of Attorney for Debtor(s)      Date <b>Robert J. Semrad, Jr.</b>				
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No				
<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.				
Printed Name of Bankruptcy Petition Preparer				
Social Security Number (Required by 11 U.S.C. § 110(c).)				
Address				
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:				
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
<b>X</b> _____ Signature of Bankruptcy Petition Preparer				
Date				
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				

Balaban Furniture  
4717 S. Ashland  
Chicago, IL 60609

Bank One  
Bank One mail suite 0314  
Chicago, IL 60670

CBA Collection Bureau  
25954 Eden Landing Rd  
Hayward, CA 94545

Corp am cu  
2075 Big Timber  
Elgin, IL 60123

Credit Protection Association  
13355 Noel Road  
Dallas, TX 75240

Dependon Collection  
7627 W. Lake St  
River Forest, IL 60305

Drive Financial  
8585 N Stemmons Fwy  
Dallas, TX 75247

Fal Col SVC  
P.O. Box 668  
Germantown, WI 53022

First Nationwide  
3435 N. Cicero  
Chicago, IL 60641

First Premier  
P.O. Box 5519  
Sioux Falls, SD 57117

FNB Brooking  
P.O. Box 6000  
Brookings, SD 57006

FNCC  
500 E. 60th  
Sioux Falls, SD 57104

IC System  
P.O. Box 64437  
Saint Paul, MN 55164

KCA Finl  
628 North Street  
Geneva, IL 60134

Merchants Credit  
223 W. Jackson  
Suite 900  
Chicago, IL 60608

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OSI Collection Service  
P.O. Box 6110  
Westerville, OH 43086

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Westerville, OH 43086

Portfolio RC  
P.O. Box 12914  
Norfolk, VA 23541

RMI/MCSI  
16241 West Street  
Lansing, IL 60438

Torres Credit  
27 E. Carlisle  
Carlisle, PA 17013

United Credit National Bank  
AFCA  
P.O. Box 1229  
Sioux Falls, SD 57101-1229

WI Electric  
333 W. Everett  
P.O. Box 1229  
Milwaukee, WI 53201